ATOM EFT Schools

as of 6/6/03

			as of
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022392	Allied Medical College	St. Louis, MO	Proprietary
022392-02	Allied Medical College	Arnold, MO	Proprietary
031150	Arizona College of Allied Health	Phoenix, AZ	Proprietary
002449 002450	Avila University Calvary Bible College	Kansas City, MO	Independent Four-Year
002450	,	Kansas City, MO	Theological
003332	Cape Girardeau Area Vocational Technical School	Cape Girardeau, MO	Vocational-Technical
002453	Central Bible College	Springfield, MO	Theological
002456	Central Methodist College Columbia College	Fayette, MO Columbia, MO	Independent Four-Year Independent Four-Year
002458	Cottey College	Nevada, MO	Independent Two-Year
020907-00	Cleveland Chiropractic College	Kansas City, MO	Professional
002459	Crowder College	Neosho, MO	Public Two-Year
006385	Deaconess College of Nursing	St. Louis, MO	Proprietary
002461	Drury University	Springfield, MO	Independent Four-Year
008862	East Central College	Union, MO	Public Two-Year
002463	Evangel University	Springfield, MO	Independent Four-Year
002464-00	Fontbonne University	St. Louis, MO	Independent Four-Year
021642	Forest Institute of Professional Psychology	Springfield, MO	Professional
021245	Franklin Technology Center	Joplin, MO	Vocational-Technical
001443	Gallaudet University	Washington, D.C.	Independent Four-Year
001868	Grinnell College	Grinnell, IA	Independent Four-Year
009089	Hannibal-LaGrange College	Hannibal, MO	Independent Four-Year
002466	Harris-Stowe State College	St. Louis, MO	Public Four-Year
002468	Jefferson College	Hillsboro, MO	Public Two-Year
006389	Jewish Hospital College of Nursing & Allied Health	St. Louis, MO	Independent Four-Year
002473	Kansas City Art Institute	Kansas City, MO	Professional
020682-01	Lester L. Cox College of Nursing & Health Sciences	Springfield, MO	Vocational-Technical
002479	Lincoln University	Jefferson City, MO	Public Four-Year
004711	Linn State Technical College	Linn, MO	Public Two-Year Technical
004703	Logan University	St. Louis, MO	Professional
006666	Lutheran Medical Center School of Nursing	St. Louis, MO	Proprietary
021802-00	Metro Business College	Cape Girardeau, MO	Proprietary
021802-01	Metro Business College	Jefferson City, MO	Proprietary
021802-02	Metro Business College	Rolla, MO	Proprietary
002484-00	Metropolitan Community Colleges	Kansas City, MO	Public Two-Year
002486	Mineral Area College	Park Hills, MO	Public Two-Year
007540	Missouri Baptist University	St. Louis, MO	Independent Four-Year
009795	Missouri College	St. Louis, MO	Proprietary
023040	Missouri Tech	St. Louis, MO	Proprietary
002489	Missouri Valley College	Marshall, MO	Independent Four-Year
002490	Missouri Western State College	St. Joseph, MO	Public Four-Year
002491	Moberly Area Community College	Moberly, MO	Public Two-Year
022027	Ozark Christian College	Joplin, MO	Theological
030830	Ozarks Technical Community College	Springfield, MO	Public Two-Year
008552	Patricia Stevens College	St. Louis, MO	Proprietary
012500 002499	Ranken Technical College	St. Louis, MO	Independent Two-Year
002499	Rockhurst University Saint Louis University	Kansas City, MO St. Louis, MO	Independent Four-Year Independent Four-Year
002506	Sikeston Area Vo-Tech School	Sikeston, MO	Vocational-Technical
005424	South Central Career Center	West Plains, MO	Vocational-Technical
030709	South Central Career Center Southeast Missouri Hospital College of Nursing	Cape Girardeau, MO	Vocational-Technical
002501	Southeast Missouri State University	Cape Girardeau, MO	Public Four-Year
002301	Southeast Missouri State University Southeastern Community College	West Burlington, IA	Public Two-Year
002502	Southwest Baptist University	Bolivar, MO	Independent Four-Year
002503	Southwest Missouri State University	Springfield, MO	Public Four-Year
031060	Southwest Missouri State University – West Plains	West Plains, MO	Public Two-Year
025306	St. Charles Community College	St. Peters, MO	Public Two-Year
023405-00	St. Louis College of Health Careers	St. Louis, MO	Proprietary
023405-01	St. Louis College of Health Careers	St. Louis, MO	Proprietary
002504	St. Louis College of Pharmacy	St. Louis, MO	Professional
008080	State Fair Community College	Sedalia, MO	Public Two-Year
002512	Stephens College	Columbia, MO	Independent Four-Year
035793	Texas County Technical Institute	Houston, MO	Proprietary
004713	Three Rivers Community College	Poplar Bluff, MO	Public Two-Year
002495	Truman State University	Kirksville, MO	Public Four-Year

Jackson, TN

Baltimore, MD

Kansas City, MO

St. Joseph, MO

Fulton, MO

Fulton, MO

Independent Four-Year

Independent Four-Year

Independent Four-Year

Public Four-Year

Professional

Proprietary

003528

002102

002474

002523

002525

025997-04

Union University

Vatterott College

Westminster College

William Woods University

University of Baltimore

The University of Health Sciences

ATOM Lenders

		:			
833810-50	A+Funds/Medfunds	Cleveland, OH	806851-50	First Security State Bank	Charleston, MO
833471-50	AMS Education Loan Trust	Swansea, MA	806858-50	Gateway National Bank of St. Louis	St. Louis, MO
833079-50	AMS Education Loan Trust	Swansea, MA	821132-50	Great Southern Bank FSB	Springfield, MO
817854-50	Arsenal Credit Union	Webster Groves, MO :	823635-50	Hannibal National Bank	Hannibal, MO
804866-50	Bank Midwest N.A.	Kansas City, MO	823261-50	Home Savings & Loan Association	Norborne, MO
806746-50	Bank of America (Kansas City)	Kansas City, MO	829263-50	Jefferson Bank and Trust	St. Louis, MO
818334-50	Bank of America (St. Louis)	St. Louis, MO	807807-50	JPMorgan Chase Bank	Tampa, FL
806747-50	Bank of Belton	Belton, MO	819462-50	Kearney Trust Company	Kearney, MO
806757-50	Bank of Kirksville	Kirksville, MO	829440-50	Linn State Bank	Linn, MO
813955-50	Bank of New Madrid	New Madrid, MO	814008-50	Maries County Bank	Vienna, MO
829370-50	Bank of Old Monroe	Moscow Hills, MO	819661-50	Mazuma Credit Union	Kansas City, MO
813989-50	Bank of Rothville	Rothville, MO	814668-50	MCM Savings Bank, FSB	Hannibal, MO
829217-50	Bank of Salem	Salem, MO	813981-50	Midwest BankCentre	St. Louis, MO
827468-50	Bank of Washington	Washington, MO	832681-50	Midwest Independent Bank	Jefferson City, MO
826147-50	Bank of Waverly	Waverly, MO •	806893-50	New Era Bank	Fredericktown, MO
808857-50	Bank One Education Finance Group	Columbus, OH	830060-50	Paris National Bank	Paris, MO
820696-50	Belgrade State Bank	Belgrade, MO	821154-50	Phelps County Bank	Rolla, MO
816050-51	Blue Ridge Bank	Kansas City, MO	802218-50	Sallie Mae Education Trust	Lynn Haven, FL
806778-50	Cabool State Bank	Cabool, MO	830526-50	St. Louis Comm. CU % MOHELA	St. Louis, MO
821496-50	Canton State Bank	Canton, MO	804657-50	Security Bank of Kansas City	Kansas City, MO
828826-50	Central Bank of Lebanon	Lebanon, MO	806919-50	Security Bank of Pemiscot County	Caruthersville, MO
828130-50	Central West End Bank	St. Louis, MO	806870-50	Show Me Credit Union	Mexico, MO
826878-50	Citibank Student Loans	Rochester, NY	806773-50	smartFUNDS	Columbia, MO
830310-50	College Brd Ed Loan Prgm/CollegeCredit	Reston, VA	813766-50	State Bank of Slater	Slater, MO
813979-50	Commerce Bank	St. Louis, MO	809081-50	Stillwater National Bank & Trust	Stillwater, OK
814627-50	Commercial Trust	Fayette, MO	833890-50	Student Loan Xpress, Inc. % MOHELA	San Diego, CA
806810-50	Community State Bank of Bowling Green	Bowling Green, MO	833908-50	Student Loan Xpress, Inc. % SLMA	San Diego, CA
828768-50	Eagle Bank and Trust	Festus, MO	827310-50	Sun Bank of America	Ellington, MO
831453-50	Edamerica, Inc thru ELT US Bank	Knoxville, TN	820564-50	SunTrust Bank	Richmond, VA
830005-50	Educaid/Wachovia ◆	Sacramento, CA	815961-50	UMB Bank, NA	Kansas City, MO
833599-50	Educaid/Wachovia % MOHELA ◆	Sacramento, CA	810698-50	Union Planters National Bank	Cape Girardeau, MO
833617-50	EFSI, Inc./US Bank NA Trustee % BHESC	Austin, TX	804609-50	U.S. Bank	Lawrence, KS
819155-50	Farmers and Merchants Bank	Hannibal, MO	814548-50	U.S. Bank % MOHELA	St. Joseph, MO
829140-50	First Community Bank of Windsor	Windsor, MO	802844-50	U.S. Bank % SLMA	Menomonee Falls, WI
820370-50	First Federal Bank, FSB % SLMA	Kansas City, MO	833838-50	U.S. Bank N.A./EdInvest Co. % SLMA	Cincinnati, OH
820370-51	First Federal Bank, FSB % MOHELA	Kansas City, MO	826986-50	Vantage Credit Union	Bridgeton, MO
826931-50	First Midwest Bank	Poplar Bluff, MO	807176-50	Wells Fargo Education Financial Services	Sioux Falls, SD
819564-50	First National Bank of Camdenton	Camdenton, MO	820323-50	West Community Credit Union	Brentwood, MO
813768-50	First National Bank of Salem	Salem, MO			
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◆ Educaid requires an agreement with the school be signed before using them as an ATOM lender.

ATOM Statistics

FFY 2003 Quarter 2

Disbursements 77,226

Amount Disbursed (net)

By EFT \$117,462,999
By Check \$10,995,611
TOTAL \$128,458,609

Cumulative: August 1995 - March 2003

Amount Disbursed (net)

<u>Disbursements</u> 878,078 By EFT By Check TOTAL \$1,161,505,368 \$317,391,300 \$1,478,896,668